

Indicator 9: Penalties and Forfeitures Issued - 1st Quarter 2003

Large Insurers (400 Claims or more per year)

<u>NAIC</u>	<u>INSURER</u>	<u>Claims</u>	<u>Forfeitures & penalties</u>	<u>No Penalty Ratio</u>	<u>Year To Date</u>	<u>3 Year Percent</u>
15261	SOCIETY INSURANCE A MUTUAL C	312	3	99.04%	99.04%	99.59%
29157	UNITED WISCONSIN	187	2	98.93%	98.93%	99.68%
15091	RURAL MUTUAL INS CO	76	1	98.68%	98.68%	98.12%
15350	WEST BEND MUTUAL INS CO	526	8	98.48%	98.48%	99.60%
SI	CITY OF MILWAUKEE	214	5	97.66%	97.66%	99.42%
25674	TRAVELERS INDEMNITY CO OF IL	182	5	97.25%	97.25%	97.62%
21407	EMCASCO INSURANCE CO	106	4	96.23%	96.23%	98.51%
26069	WAUSAU BUSINESS INS CO	131	5	96.18%	96.18%	95.01%
21458	EMPLOYERS INSURANCE OF WAUS	419	16	96.18%	96.18%	94.44%
10677	CINCINNATI INSURANCE CO THE	92	4	95.65%	95.65%	97.35%
26042	WAUSAU UNDERWRITERS INS CO	154	7	95.45%	95.45%	95.29%
24988	SENTRY INSURANCE A MUTUAL CO	509	25	95.09%	95.09%	97.96%
40827	COMBINED SPECIALTY INSURANCE	172	9	94.77%	94.77%	96.99%
23817	ILLINOIS NATIONAL INS CO	111	6	94.59%	94.59%	90.28%
16535	ZURICH AMERICAN INSURANCE CO	380	25	93.42%	93.42%	94.85%
SI	DEPT OF ADMINISTRATION	114	8	92.98%	92.98%	98.10%
24449	REGENT INSURANCE CO	197	17	91.37%	91.37%	97.20%
18910	AMERICAN PROTECTION INS CO	205	18	91.22%	91.22%	93.37%
14184	ACUITY INSURANCE CO	319	30	90.60%	90.60%	98.22%
24147	OLD REPUBLIC INS CO	155	17	89.03%	89.03%	92.54%
SI	GENERAL MOTORS CORPORATION	18	2	88.89%	88.89%	93.40%
23035	LIBERTY MUTUAL FIRE INS CO	312	44	85.90%	85.90%	85.76%
19445	NATIONAL UNION FIRE INS CO OF P	87	13	85.06%	85.06%	89.34%
35386	FIDELITY & GUARANTY INS CO	113	17	84.96%	84.96%	89.35%
20494	TRANSPORTATION INSURANCE CO	176	30	82.95%	82.95%	94.97%
23043	LIBERTY MUTUAL INS CO	135	26	80.74%	80.74%	88.26%
24872	CONNECTICUT INDEMNITY CO THE	17	5	70.59%	70.59%	92.89%
30562	AMERICAN MANUFACTURERS MUT	32	12	62.50%	62.50%	89.97%
22748	PACIFIC EMPLOYERS INS CO	94	39	58.51%	58.51%	87.49%
22977	LUMBERMENS MUTUAL CAS CO	86	51	40.70%	40.70%	89.83%
Totals for Group:		5,631	454	91.94%	91.94%	95.43%

Indicator 9: Penalties and Forfeitures Issued - 1st Quarter 2003

Medium Size Insurers (85 -399 Claims or more per year)

<u>NAIC</u>	<u>INSURER</u>	<u>Claims</u>	<u>Forfeitures & penalties</u>	<u>No Penalty Ratio</u>	<u>Year To Date</u>	<u>3 Year Percent</u>
13986	FRANKENMUTH MUTUAL INS CO	69	0	100.00%	100.00%	96.41%
25402	AMCOMP ASSURANCE CORP	64	0	100.00%	100.00%	99.31%
22322	GREENWICH INSURANCE CO	53	0	100.00%	100.00%	100.00%
19275	AMERICAN FAMILY MUTUAL INS C	50	0	100.00%	100.00%	99.69%
SI	BRIGGS & STRATTON CORP	44	0	100.00%	100.00%	98.61%
10472	CAPITOL INDEMNITY CORP	39	0	100.00%	100.00%	99.81%
SI	COUNTY OF MILWAUKEE	39	0	100.00%	100.00%	99.20%
SI	STORA ENSO NORTH AMERICA COR	37	0	100.00%	100.00%	98.77%
SI	MILWAUKEE TRANSPORT SERVIC	31	0	100.00%	100.00%	100.00%
SI	TARGET CORP	29	0	100.00%	100.00%	95.95%
25682	TRAVELERS INDEMNITY CO OF CT T	26	0	100.00%	100.00%	96.52%
SI	WISCONSIN BELL INC	26	0	100.00%	100.00%	57.93%
15393	WISCONSIN AMERICAN MUTUAL I	26	0	100.00%	100.00%	97.75%
24228	PEKIN INSURANCE CO	24	0	100.00%	100.00%	96.41%
42480	VENTURE INS CO	22	0	100.00%	100.00%	99.69%
18988	AUTO OWNERS INS CO	20	0	100.00%	100.00%	99.72%
13021	UNITED FIRE & CASUALTY CO	20	0	100.00%	100.00%	97.43%
31895	AMERICAN INTERSTATE INS CO	17	0	100.00%	100.00%	98.18%
SI	BRUNSWICK CORPORATION	16	0	100.00%	100.00%	96.57%
22659	INDIANA INSURANCE CO	14	0	100.00%	100.00%	99.17%
19682	HARTFORD FIRE INSURANCE CO	10	0	100.00%	100.00%	95.96%
19895	ATLANTIC MUTUAL INS CO	7	0	100.00%	100.00%	86.92%
21237	CASUALTY RECIPROCAL EXCHANG	4	0	100.00%	100.00%	98.48%
21415	EMPLOYERS MUTUAL CASUALTY C	93	1	98.92%	98.92%	98.50%
14303	INTEGRITY MUTUAL INS CO	62	1	98.39%	98.39%	99.69%
SI	UW-SYSTEM ADMINISTRATION	51	1	98.04%	98.04%	98.00%
24414	GENERAL CAS CO OF WI	101	2	98.02%	98.02%	96.36%
SI	CITY OF MADISON	39	1	97.44%	97.44%	96.09%
SI	MILWAUKEE BOARD OF SCHOOL D	91	3	96.70%	96.70%	99.49%
40142	AMERICAN ZURICH INS CO	29	1	96.55%	96.55%	95.74%
29459	TWIN CITY FIRE INS CO	79	3	96.20%	96.20%	96.53%
39357	TRAVELERS INSURANCE CO THE	72	3	95.83%	95.83%	95.67%
24678	ROYAL INDEMNITY CO	70	3	95.71%	95.71%	96.78%
26425	WAUSAU GENERAL INS CO	42	2	95.24%	95.24%	95.99%
19259	SELECTIVE INS CO OF SOUTH CARO	19	1	94.74%	94.74%	91.20%
25879	FIDELITY & GUARANTY INS UNDERW	30	2	93.33%	93.33%	87.07%
24589	AMERICAN & FOREIGN INS CO	73	5	93.15%	93.15%	97.39%
SI	COOPER POWER SYSTEMS INC	14	1	92.86%	92.86%	98.88%
13935	FEDERATED MUTUAL INS CO	68	5	92.65%	92.65%	98.89%
19410	COMMERCE & INDUSTRY INS CO	27	2	92.59%	92.59%	98.46%
42404	LIBERTY INSURANCE CORP	13	1	92.31%	92.31%	88.65%
SI	SCHNEIDER NATIONAL CARRIERS I	38	3	92.11%	92.11%	97.44%
31003	TRI STATE INS CO OF MN	75	6	92.00%	92.00%	95.83%
25887	UNITED STATES FIDELITY & GUARA	37	3	91.89%	91.89%	91.93%
10239	SECURA SUPREME	12	1	91.67%	91.67%	98.77%
30104	HARTFORD UNDERWRITERS INS CO	23	2	91.30%	91.30%	96.64%
SI	KOHLER CORPORATION	79	7	91.14%	91.14%	97.74%
20443	CONTINENTAL CASUALTY CO	33	3	90.91%	90.91%	92.31%
24791	ST PAUL MERCURY INS CO	22	2	90.91%	90.91%	96.32%
22543	SECURA INSURANCE A MUTUAL C	87	8	90.80%	90.80%	98.17%

Indicator 9: Penalties and Forfeitures Issued - 1st Quarter 2003

Medium Size Insurers (85 -399 Claims or more per year)

<u>NAIC</u>	<u>INSURER</u>	<u>Claims</u>	<u>Forfeitures & penalties</u>	<u>No Penalty Ratio</u>	<u>Year To Date</u>	<u>3 Year Percent</u>
24830	CITIES & VILLAGES MUTUAL INS C	28	3	89.29%	89.29%	98.84%
24902	SECURITY INSURANCE CO OF HART	28	3	89.29%	89.29%	96.00%
20281	FEDERAL INSURANCE CO	46	5	89.13%	89.13%	96.53%
40967	ST PAUL FIRE & CASUALTY INS CO	36	4	88.89%	88.89%	95.96%
19380	AMERICAN HOME ASSURANCE CO	71	8	88.73%	88.73%	92.68%
26956	WIS COUNTY MUTUAL INS CORP	35	4	88.57%	88.57%	95.92%
24767	ST PAUL FIRE & MARINE INS CO	82	10	87.80%	87.80%	94.32%
10166	ACCIDENT FUND INS CO OF AMERIC	38	5	86.84%	86.84%	93.79%
19429	INSURANCE COMPANY OF STATE O	22	3	86.36%	86.36%	92.65%
19305	ASSURANCE COMPANY OF AMER	33	5	84.85%	84.85%	89.08%
26980	ROYAL INSURANCE CO OF AMERIC	19	3	84.21%	84.21%	91.98%
SI	DAIMLERCHRYSLER CORPORATIO	17	3	82.35%	82.35%	70.49%
20486	TRANSCONTINENTAL INSURANCE C	70	14	80.00%	80.00%	96.10%
14591	MILWAUKEE MUTUAL INS CO	15	3	80.00%	80.00%	96.14%
22918	AMERICAN MOTORISTS	32	7	78.13%	78.13%	89.01%
25976	UTICA MUTUAL INS CO	4	1	75.00%	75.00%	89.57%
20346	PACIFIC INDEMNITY CO	23	7	69.57%	69.57%	95.93%
21873	FIREMANS FUND INS CO	32	11	65.63%	65.63%	92.73%
SI	GEORGIA PACIFIC CORPORATION	15	8	46.67%	46.67%	81.71%
41181	UNIVERSAL UNDERWRITERS INS C	13	20	-53.85%	-53.85%	80.00%
Totals for Group:		2,725	200	92.66%	92.66%	95.70%

Indicator 9: Penalties and Forfeitures Issued - 1st Quarter 2003

Small Size Insurers (Less than 85 Claims per year)

<u>NAIC</u>	<u>INSURER</u>	<u>Claims</u>	<u>Forfeitures & penalties</u>	<u>No Penalty Ratio</u>	<u>Year To Date</u>	<u>3 Year Percent</u>
SI	COUNTY OF ROCK	23	0	100.00%	100.00%	100.00%
SI	MARTEN TRANSPORT LTD	19	0	100.00%	100.00%	100.00%
SI	JOURNAL SENTINEL INC	11	0	100.00%	100.00%	100.00%
SI	COUNTY OF MANITOWOC	11	0	100.00%	100.00%	100.00%
SI	COUNTY OF SHEBOYGAN	11	0	100.00%	100.00%	100.00%
18767	CHURCH MUTUAL INSURANCE CO	9	0	100.00%	100.00%	100.00%
SI	COUNTY OF LA CROSSE	9	0	100.00%	100.00%	100.00%
SI	COUNTY OF OUTAGAMIE	8	0	100.00%	100.00%	100.00%
SI	COUNTY OF WASHINGTON	8	0	100.00%	100.00%	100.00%
SI	COUNTY OF WALWORTH	5	0	100.00%	100.00%	100.00%
SI	COUNTY OF WINNEBAGO	5	0	100.00%	100.00%	100.00%
SI	COUNTY OF JEFFERSON	3	0	100.00%	100.00%	100.00%
SI	COUNTY OF WAUKESHA	3	0	100.00%	100.00%	100.00%
SI	STI HOLDINGS, INC	3	0	100.00%	100.00%	100.00%
SI	ILLINOIS TOOL WORKS INC	2	0	100.00%	100.00%	100.00%
SI	COUNTY OF DODGE	2	0	100.00%	100.00%	100.00%
SI	TEXTRON INC	0	0	0.00%	0.00%	100.00%
25151	STATE FARM GENERAL INS CO	0	0	0.00%	0.00%	100.00%
29424	HARTFORD CASUALTY INS CO	6	0	100.00%	100.00%	99.25%
25143	STATE FARM FIRE & CASUALTY CO	17	0	100.00%	100.00%	99.15%
SI	BENEVOLENT CORPORATION CEDA	9	0	100.00%	100.00%	99.15%
SI	KWIK TRIP INC	6	1	83.33%	83.33%	99.12%
20109	BITUMINOUS FIRE & MARINE INS C	4	0	100.00%	100.00%	99.09%
SI	VOLLRATH COMPANY LLC	8	0	100.00%	100.00%	99.04%
20397	VIGILANT INSURANCE CO	5	0	100.00%	100.00%	99.04%
SI	WISCONSIN PUBLIC SERVICE CORP	14	0	100.00%	100.00%	98.98%
SI	USF HOLLAND INC	11	0	100.00%	100.00%	98.82%
SI	TECUMSEH PRODUCTS COMPANY	13	0	100.00%	100.00%	98.68%
SI	DELPHI CORPORATION	1	0	100.00%	100.00%	98.53%
SI	COUNTY OF BROWN	8	0	100.00%	100.00%	98.33%
15377	WESTERN NATIONAL MUTUAL INS C	14	0	100.00%	100.00%	98.11%
36919	HAWKEYE SECURITY INS CO	9	0	100.00%	100.00%	98.04%
SI	HARNISCHFEGER CORPORATION	3	0	100.00%	100.00%	98.01%
26662	MILWAUKEE CASUALTY INSURAN	9	1	88.89%	88.89%	98.00%
21180	SENTRY SELECT	21	0	100.00%	100.00%	97.94%
SI	CASE LLC	3	0	100.00%	100.00%	97.70%
SI	LAND O LAKES INC	11	0	100.00%	100.00%	97.67%
SI	COUNTY OF DANE	8	0	100.00%	100.00%	97.56%
20427	AMERICAN CASUALTY CO OF REA	6	0	100.00%	100.00%	97.56%
28665	CINCINNATI CASUALTY CO THE	14	0	100.00%	100.00%	97.55%
SI	DEPT OF TRANSPORTATION	11	0	100.00%	100.00%	97.45%
SI	KIMBERLY-CLARK CORPORATION	13	0	100.00%	100.00%	97.38%
23280	CINCINNATI INDEMNITY CO	3	0	100.00%	100.00%	97.35%
SI	FORT JAMES OPERATING COMPAN	3	2	33.33%	33.33%	97.14%
21113	UNITED STATES FIRE INS CO	15	1	93.33%	93.33%	97.10%
19038	TRAVELERS CASUALTY & SURETY C	24	0	100.00%	100.00%	96.94%
20508	VALLEY FORGE INS CO	18	0	100.00%	100.00%	96.77%
11371	GREAT WEST CASUALTY CO	13	1	92.31%	92.31%	96.55%
14176	HASTINGS MUTUAL INS CO	11	2	81.82%	81.82%	96.46%
21865	ASSOCIATED INDEMNITY CORP	11	1	90.91%	90.91%	96.43%

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Small Size Insurers (Less than 85 Claims per year)

<u>NAIC</u>	<u>INSURER</u>	<u>Claims</u>	<u>Forfeitures & penalties</u>	<u>No Penalty Ratio</u>	<u>Year To Date</u>	<u>3 Year Percent</u>
SI	FEDERAL EXPRESS CORPORATION	21	2	90.48%	90.48%	96.36%
24732	GENERAL INSURANCE CO OF AMER	1	0	100.00%	100.00%	96.08%
10545	FREMONT CASUALTY INSURANCE	0	0	0.00%	0.00%	96.00%
23108	LUMBERMEN'S UNDERWRITING AL	8	0	100.00%	100.00%	95.87%
33006	AMERICAN PHYSICIANS ASSURANC	4	0	100.00%	100.00%	95.45%
21040	FREMONT INDEMNITY CO	0	0	0.00%	0.00%	95.26%
22292	HANOVER INSURANCE CO THE	9	0	100.00%	100.00%	95.09%
SI	CONSOLIDATED PAPERS INC	0	0	0.00%	0.00%	95.05%
13331	AMERICAN HARDWARE MUTUAL I	9	0	100.00%	100.00%	94.94%
23582	HARLEYSVILLE INSURANCE CO	4	1	75.00%	75.00%	94.74%
25615	CHARTER OAK FIRE INS CO	7	1	85.71%	85.71%	94.69%
SI	RIPON FOODS INC	5	0	100.00%	100.00%	94.64%
21105	NORTH RIVER INS CO THE	2	1	50.00%	50.00%	94.52%
14117	GRINNELL MUT REINSUR CO	7	0	100.00%	100.00%	94.17%
21857	AMERICAN INSURANCE CO THE	8	2	75.00%	75.00%	94.17%
13439	PARTNERS MUTUAL INS CO	5	2	60.00%	60.00%	94.17%
SI	KOHL'S FOOD STORES INC	3	0	100.00%	100.00%	94.00%
45934	AMERICAN COMPENSATION	3	0	100.00%	100.00%	93.59%
25658	TRAVELERS INDEMNITY COMPANY	7	2	71.43%	71.43%	93.33%
37478	HARTFORD INSURANCE CO OF THE M	4	0	100.00%	100.00%	93.33%
SI	ALLEN-BRADLEY COMPANY LLC	15	0	100.00%	100.00%	93.17%
24880	FIRE & CASUALTY INS CO OF CT TH	4	2	50.00%	50.00%	93.00%
14516	HARLEYSVILLE LAKE STATES INS C	1	0	100.00%	100.00%	92.98%
14265	INDIANA LUMBERMENS MUTUAL I	9	0	100.00%	100.00%	92.86%
33588	FIRST LIBERTY INS CORP THE	17	1	94.12%	94.12%	92.57%
SI	EMERSON ELECTRIC COMPANY	22	1	95.45%	95.45%	92.55%
27855	ZURICH AMERICAN INS OF IL	7	2	71.43%	71.43%	92.29%
24775	ST PAUL GUARDIAN INS CO	8	1	87.50%	87.50%	91.96%
24112	WESTFIELD INSURANCE CO	5	2	60.00%	60.00%	91.92%
24074	OHIO CASUALTY INS CO	1	0	100.00%	100.00%	91.72%
21261	ELECTRIC INSURANCE CO	7	2	71.43%	71.43%	91.30%
24422	LEGION INSURANCE CO	3	1	66.67%	66.67%	90.45%
10502	MERIDIAN CITIZENS MUTUAL INSU	3	0	100.00%	100.00%	89.93%
19704	AMERICAN STATES INS CO	7	2	71.43%	71.43%	89.80%
19690	AMERICAN ECONOMY INS CO	4	0	100.00%	100.00%	89.70%
37273	FIREMANS FUND INS CO OF WI	8	1	87.50%	87.50%	89.27%
SI	KRAFT FOODS NORTH AMERICA IN	0	0	0.00%	0.00%	89.26%
SI	KMART CORPORATION	0	2	0.00%	0.00%	88.79%
22489	HIGHLANDS INSURANCE CO	1	1	0.00%	0.00%	88.37%
SI	WISCONSIN ELECTRIC POWER COM	7	2	71.43%	71.43%	87.29%
22667	ACE AMERICAN INSURANCE CO	21	3	85.71%	85.71%	86.51%
26247	AMERICAN GUARANTEE & LIABIL	14	3	78.57%	78.57%	85.82%
18023	STAR INSURANCE CO	1	1	0.00%	0.00%	85.29%
SI	J C PENNEY CORPORATION INC	5	0	100.00%	100.00%	84.31%
33600	L M INSURANCE CORP	3	0	100.00%	100.00%	84.21%
10804	CONTINENTAL WESTERN INS CO	18	0	100.00%	100.00%	84.10%
42650	ONEBEACON MIDWEST INS CO	4	1	75.00%	75.00%	83.93%
20613	AMERICAN EMPLOYERS INS CO	2	0	100.00%	100.00%	83.93%
25135	STATE AUTOMOBILE MUTUAL INS	3	0	100.00%	100.00%	83.70%
19356	MARYLAND CASUALTY CO	26	3	88.46%	88.46%	81.32%

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<u>NAIC</u>	<u>INSURER</u>	<u>Claims</u>	<u>Forfeitures & penalties</u>	<u>No Penalty Ratio</u>	<u>Year To Date</u>	<u>3 Year Percent</u>
29785	NN INSURANCE CO	0	0	0.00%	0.00%	80.00%
SI	CONAGRA DAIRY FOODS COMPAN	1	0	100.00%	100.00%	77.14%
19801	ARGONAUT INS CO	1	0	100.00%	100.00%	75.29%
25534	TIG INSURANCE CO	2	0	100.00%	100.00%	72.00%
20621	ONEBEACON AMERICA INSURANCE	7	0	100.00%	100.00%	70.91%
SI	INTERNATIONAL PAPER COMPANY	4	3	25.00%	25.00%	70.89%
24732	PENNSYLVANIA GENERAL INSURA	0	1	0.00%	0.00%	70.56%
19828	ARGONAUT MIDWEST INS CO	1	0	100.00%	100.00%	68.18%
20699	ACE PROPERTY AND CASUALTY IN	1	3	-200.00%	-200.00%	32.43%
Totals for Group:		804	58	92.79%	92.79%	93.28%